



HEALTH CARE *and you*

How the New Health Care Law Benefits You

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“What we do, we do for all.”

Dr. Ethel Percy Andrus
Founder, AARP



AARP's Mission:

AARP is dedicated to enhancing quality of life for all of us as we age. We lead positive social change and deliver value to members through information, advocacy, and service.





The new health care law is complicated

A lot of things have been said about it,

Including a lot of inaccurate things....

Part 1. What does the new law mean if I am on Medicare?



For People Who Are on Medicare:

- Guaranteed Medicare benefits protected
- Expands wellness and preventive care coverage



For People Who Are on Medicare:

- Lowers out-of-pocket prescription drug costs



The Dreaded Doughnut Hole

Up to \$2,830 – You pay 25%

Above \$4,550 – You pay 5%

*In between? You fall in a hole
and pay 100%*

For People Who Are on Medicare:

- Reduces subsidies to Medicare Advantage Plans while rewarding plans that provide high quality care
- Prohibits Medicare Advantage plans from charging more for certain services
- Limits the amount Medicare Advantage plans can spend on administrative costs

For People Who Are on Medicare:

- Reduces waste, fraud and abuse
- Make Medicare more efficient so that it will be there for future generations



Part 2. What Does the New Law Mean for People Ages 50 – 64?



For People Ages 50-64

- Protects early retirees' health coverage if you have it.
- Will make it easier to find and afford coverage if you don't.



For People Ages 50-64

Those who are uninsured or who buy their own insurance will have access to a new Health Insurance Exchange:

- One-stop-shopping
- A standard comprehensive benefit plan

For People Ages 50-64

Affordability :



- Provides tax credits on a sliding scale.
- Expands eligibility for Medicaid
- Provides temporary coverage through “high risk pools”
- Extends coverage for older children

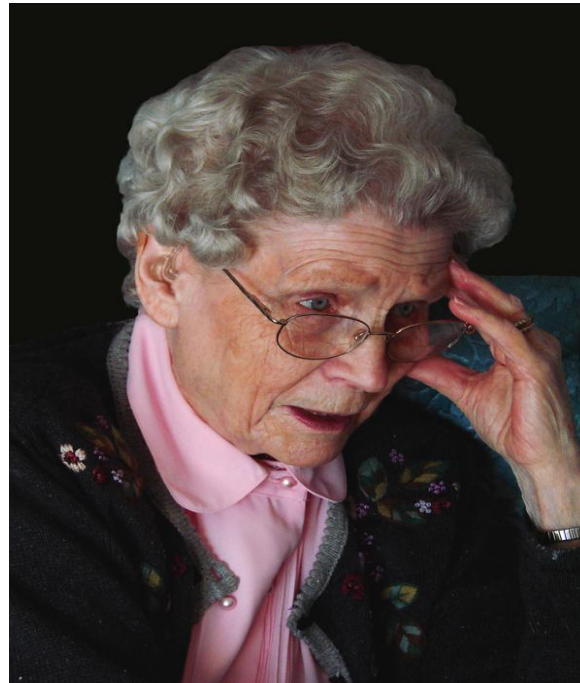
For People Ages 50-64



Consumer Protections:

- Eliminates discriminatory insurance practices
- Eliminates lifetime and annual coverage limits
- Requires coverage for preventive care

Part 3: What Does the New Law Mean for Long Term Care?



For People with Long-Term Care Needs:

- Helps you pay for long-term care
- Provides better information and accountability for nursing home care



For People with Long-Term Care Needs:

- Expands financial protections to more spouses of people with Medicaid
- Improves quality of home and community based care.
- Makes it easier to access information about long term care resources in your community.

Questions?



For More Information:

www.aarp.org/getthefacts

AARP Washington State Office:

1-866-227-7457

www.aarp.org/wa

For More Information:

- Center for Medicaid and Medicare Services
CMS 1-800-Medicare
- Statewide Health Insurance Benefits Advisors
SHIBA 1-800-562-6900
- Washing State Aging and Disability Services Administration
ADSA 1-800-422-3263
- Washington Association of Area Agencies On Aging
W4A 360-485-9761

Thank you

Presentation Skills

Do

- Credential Yourself
- KISS
- Share examples and personal stories
- Answer if you can, refer if you can't

Don't

- Read a script
- Go into too much detail
- Lose control of the conversation
- Worry if you don't know all the answers

